

EXHIBIT K

From: [Jacquelyn Levin](#)
To: [EllenJo Wilhelm](#)
Cc: [Kim Wilhelm](#); [Sarah Premeaux](#); alirazashaheen2@gmail.com; [David Levin](#)
Subject: Re: Letter_Eppler_Jayana
Date: Monday, January 31, 2022 7:23:46 PM

First off, I hope you did not send this lunatic a check today, because I don't think she will be contacting you again after what I sent her this afternoon. After doing some more digging with my team, we found she has a pattern of this behavior. In fact, she has a class action lawsuit against her for TCPA fraud. Please call me immediately if she attempts to contact you again. I sent her a cease and desist letter this afternoon, but if she persists, I will join the class action lawsuit against her or file my own.

In the future, if you ever get a letter like this, do not be alarmed. This is the game the scammers play and it only fuels their fire when they get settlement money. I've consulted several legal experts in regards to these types of consumers and the advice I have gotten from 3 different sources is to ignore these letters.

Going forward it is imperative you let us handle these consumers and that you do not engage with them. The reason these people keep doing this is because companies get scared and just write a check. The letter she wrote you is not a legal document. She is part of a consumer group that does these scams for a living and give out these ridiculous demand letter templates. You do not owe anyone any money just because they demand it in a letter.

If this ever happens again, please do your best not to engage and call me or text me immediately. (941)-544-3879. Block their numbers and emails if possible as well. We will always take responsibility in protecting you against these professional scammers, but please work with us and trust our process in getting these problems resolved.

Thank you for your patience with this matter and please feel free to call me if you have any questions or concerns.

Warm Regards,

Jacquelyn

Sent from my iPhone

On Jan 31, 2022, at 4:29 PM, EllenJo Wilhelm <ellenjo@ellenjowilhelm.com> wrote:

Good Morning Jacquelyn,

Please see the string of emails below from the above-named complaint. This is outrageous!

Our office is indemnified by Python Leads. This complaint has been going on since December 10, 2021.

When these types of complaints come in, we send them to our vendors and they are settled that day or within a couple of days. It's been nothing but a struggle for us with your office. You are wasting my time, Sarah's time and increasing our liability every day this goes on.

Our other vendors send us the signed release agreement between all parties proving it was handled, the complaint is paid and it's done.

Do you not understand, even if you think you're right, it's far better to pay the \$1,500 than to let this drag on?

You stated that you would take care of this and you haven't. You stated that Jayana Eppler needed to reach out to your office, which she has, and you would handle it. You and/or your legal have not. The fact that you are having her contact you is utterly unprofessional and ridiculous. Your office is doing nothing but let this drag on in the hopes she will go away. Clearly, she is not. Get this settled now!

I am contacting our TCPA legal firm in Utah to draw up a release between our office and Jayana Eppler and sending her \$1,500. Python will not be named in the release which means she can still go after Python. I will then expect Python to reimburse us the \$1,500 plus legal fees. If not reimbursed, then Python will be in breach of our contract under the indemnification section which will then cause us to go after Python for the \$1,500 and legal fees. This is not something we want to do; it is something you are forcing us to do.

The other option is to settle this today, obtain a full release for all parties and send this woman her money. Jacquelyn, we don't want to have to handle this on our end, no more than we want to get sideways with Python. We just want it settled TODAY.

Python is in an industry where until the laws are changed that stop frivolous DNC lawsuits, this will continue. However, right now, it really doesn't matter if you prove that you had the right to contact these leads, they are still protected under the DNC. Accept it and know you will have to pay these claims. If this continues with your office, then we simply cannot do business with Python any longer as you are clearly showing us that you're going to be an ongoing liability to us. If your office is conducting business following the TCPA guidelines, there will be many that you settle at no expense. But the public is getting savvy and educated, so there will always be those that you have to pay to settle.

Please advise your course of action asap.

Thank You,

Ellen Jo Wilhelm

Co-Owner

Final Expense Direct

Low Cost Senior Life Insurance

6201 Bonhomme Rd. | Suite 110S | Houston, Texas 77036

(w) 832-328-3283 x100 (f) 832-328-3811

ellenjo@ellenjowilhelm.com

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From: Sarah Premeaux <sarah.p@finalexpensedirect.com>

Sent: Monday, January 31, 2022 8:21 AM

To: EllenJo Wilhelm <ellenjo@ellenjowilhelm.com>

Subject: FW: Letter_Eppler_Jayana

Sarah Premeaux

Director of Client Relations

Final Expense Direct

Low Cost Senior Life Insurance

6201 Bonhomme Rd. | Suite 110S | Houston, Texas 77036

(w) 832-328-3283 x120 (f) 832-328-3811

sarah.p@finalexpensedirect.com

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<http://www.finalexpensedirect.com>

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your cooperation.

From: Jayana Eppler <wjkteppler@gmail.com>
Sent: Monday, January 31, 2022 6:04 AM
To: Sarah Premeaux <sarah.p@finalexpensedit.com>
Subject: Re: Letter_Eppler_Jayana

Good morning Sarah,

I reached out last week to the lead vendor at the email address you provided and I have not received a response. Any other suggestions? I would like to get this resolved.

Thank you,

Jayana

On Fri, Jan 21, 2022 at 9:11 AM Sarah Premeaux <sarah.p@finalexpensedit.com> wrote:

Good morning Jayana,

Please reach out to legal@pythonmail.net regarding your claim. This is the lead vendor that called you and transferred you to our agency. They have been attempting to contact you.

Thank you,

Sarah Premeaux
Director of Client Relations

Final Expense Direct
Low Cost Senior Life Insurance
[6201 Bonhomme Rd. I Suite](#) 110S | Houston, Texas 77036
(w) 832-328-3283 x120 (f) 832-328-3811
sarah.p@finalexpensedit.com

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From: Jayana Eppler <wjkteppler@gmail.com>
Sent: Thursday, January 20, 2022 7:16 PM
To: Sarah Premeaux <sarah.p@finalexpensedirect.com>
Subject: Fwd: Letter_Eppler_Jayana

Please provide an update on this, based on the additional information I previously provided.

Thank you!

Jayana

----- Forwarded message -----

From: Jayana Eppler <wjkteppler@gmail.com>
Date: Wed, Jan 5, 2022 at 11:19 AM
Subject: Re: Letter_Eppler_Jayana
To: Sarah Premeaux <sarah.p@finalexpensedirect.com>

Hi Sarah,

Hope you had a nice holiday. Do you have an update on the additional information and clarifications I provided?

Thank you,

Jayana

On Tue, Dec 21, 2021 at 7:53 AM Jayana Eppler <wjkteppler@gmail.com> wrote:

Sarah,

Thank you for the response. I assure you this was not in error. The screenshot that I attached to my email of December 10, 2021 was for the initial call I received on November 22, 2021. I did not and am not referencing nor including the calls on the dates you mention in your email. The call that I received on November 22, 2021 was an auto-dialed call, from a spoofed number, with a pre-recorded message for final expenses, which is a violation of the TCPA. Based on the fact that my number is on the National Do Not Call (NDNC) list, and has been for several years, I should have never received this call in the first place as companies are required to scrub their call lists every thirty days against the NDNC. Therefore, based on the above, can you please advise how you would like to proceed in taking care of this?

I look forward to hearing from you.

Jayana

On Mon, Dec 20, 2021 at 6:44 PM Sarah Premeaux
<sarah.p@finalexpensedirect.com> wrote:

Good afternoon Ms. Eppler,

We are in receipt of your original email on December 10th. My apologies on the delay, as the original email was sent to our IT Director who was on vacation at the time.

You were contacted by one of our employees regarding the policy that you purchased from Occidental Life through our agency. This is the reason for the call placed on December 4th, 7th, and 9th. Our representative was calling due to the banking information on the application being incorrect.

Was this letter sent to our agency by mistake and meant for a different telemarketing organization?

Thank you,

Sarah Premeaux
Director of Client Relations

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[6201 Bonhomme Rd. I Suite](#) 110S | Houston, Texas 77036
(w) 832-328-3283 x120 (f) 832-328-3811
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From: Jayana Eppler <wjkteppler@gmail.com>
Sent: Saturday, December 18, 2021 8:54 AM

To: Technology <technology@finalexpensedirect.com>; Sarah Premeaux
<sarah.p@finalexpensedirect.com>; Cheryl McCraw
<cheryl.m@finalexpensedirect.com>

Subject: Fwd: Attn: Legal Department

On December 10, 2021, I sent the attached letter to you. It has been well over the five days in which I have kindly requested a response. This was in good faith knowing my rights and understanding my rights under the TCPA. My goal was to reach an agreement outside of a court of law. However, I am left to believe that you are either hoping I'll go away, or worse, you do not believe the federal law applies to you. Please let me know if it is possible to settle this or if I'll need to seek further action in this matter.

Thank you,

Jayana Eppler (Anna Doud)
267-446-7210
[905 Gravel Pike](#)
[Palm, PA 18070](#)

----- Forwarded message -----

From: **Jayana Eppler** <wjkteppler@gmail.com>
Date: Fri, Dec 10, 2021 at 2:26 PM
Subject: Attn: Legal Department
To: technology@FinalExpenseDirect.com
<technology@finalexpensedirect.com>

Attached please find correspondence for the legal/law department. Please review and kindly reply within 5 business days.

Thank you,

Jayana Eppler
[905 Gravel Pike](#)
[Palm, PA 18070](#)
267-446-7210

Sent from [Mail](#) for Windows